Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main (Official Form 1)(12/02) Document Page 1 of 34

FORM B1 **United States Bankruptcy Court** Voluntary Petition District of Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Smith, Rinette Velisa All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Wright, Rinette Velisa Soc. Sec./Tax I.D. No. (if more than one, state all): Soc. Sec./Tax I.D. No. (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2270 E. State Street Apt, Iw Burnham, IL. 60633 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) Railroad the Petition is Filed (Check one box) Corporation Stockbroker Chapter 7 Chapter 11 Partnership Chapter 13 Commodity Broker Chapter 9 Chapter 12 Other. Clearing Bank Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Consumer/Non-Business Filing Fee (Check one box) ☐ Business Full Filing Fee attached Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Debtor is a small business as defined in 11 U.S.C. § 101 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Rule 1006(b). See Official Form No. 3. Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 1-15 16-49 50-99 100-199 200-999 Estimated Number of Creditors 1000-over  $\mathbf{Z}$ Estimated Assets \$100,001 to \$0 to \$50,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$1 million \$500,000 \$10 million \$50 million \$100 million \$100 million  $\square$ П П Estimated Debts \$0 to \$50,001 to \$100.00E to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million ◪ П П 

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 (Official Form 1)(12/02) Document Page 2 of 34

Desc Main

FORM B1, Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Smith, Rinette Velisa Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Signatures Signature(s) of Debtor(s) (Individual/Joint) Exhibit A I declare under penalty of perjury that the information provided in this (To be completed if debtor is required to file periodic reports petition is true and correct. (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand Exhibit A is attached and made a part of this petition. the relief available under each such chapter, and choose to proceed under chapter 7. ExhibitB I request relief in accordance with the chapter of title 11, United States (To be completed if debtor is an individual Code, specified in this petition. whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Signature of Debtor explained the relief available under each such chapter. Χ Signature of Joint Debtor Signature of Attorney for Debtor(s) Date (708) 421-3124 Exhibit C Telephone Number (If not represented by attorney) Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or Date safety? Signature of Attorney Yes, and Exhibit C is attached and made a part of this petition. Ø No Signature of Attorney for Debtor(s) Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11U.S.C. Printed Name of Attorney for Debtor(s) § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Firm Name Rinette Velisa Smith Printed Name of Bankruptcy Petition Preparer Address 360-74-4216 Social Security Number 2770 E. State Street Apt.1W Telephone Number Address Burnham, IL. 60633 Date Names and Social Security numbers of all other individuals who Signature of Debtor (Corporation/Partnership) prepared or assisted in preparing this document: I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file If more than one person prepared this document, attach this petition on behalf of the debtor. additional sheets conforming to the appropriate official form for The debtor requests relief in accordance with the chapter of title 11, each person. United States Code, specified in this petition. χ Signature of Authorized Individual Signature of Dankruptcy Petition Preparer Printed Name of Authorized Individual Date Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result

in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Date

FORM B6-Cont. (6/90)

## UNITED STATES BANKRUPTCY COURT

	<del></del>	District of		
In re	Smith, Rinette Velisa		Case No.	
	Debtor		(If known)	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

				AMOU.	NTS SCHEDULI	ED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSE	TS	LIABILITIES		OTHER
A - Real Property	Y	1	s	0.00			
B - Personal Property	Y	3	<b>s</b> 2,	500.00			
C - Property Claimed as Exempt	Y	1					
D - Creditors Holding Secured Claims	Y	1		s	0.00		
E - Creditors Holding Unsecured Priority Claims	Y	2		s	0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Y	6		s	47,556.00		
G - Executory Contracts and Unexpired Leases	Y	1					
H - Codebiors	Y	1					
I - Current Income of Individual Debtor(s)	Y	1				\$	1,179.00
J - Current Expenditures of Individual Debtor(s)	Y	1				\$	1,951.00
	mber of Sheets Schedules >	18					
		Total Assets ➤	\$ 2,5	00.00			
			Total Liabilitie	s> s	47,556.00		

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 4 of 34

Form B6-Cont.
(12/94)

In re Rinette Velisa Smith , Case No.

Debtor (If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

The state of the s	read the foregoing summary and schedules, consisting of
sheets, and that they are true and correct to the bes	at of my knowledge, information, and belief.
- 11/14/66	Signature: Rultu But -
Date	
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
of this document.	defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a con-
Rinnette Velisa Smith	360-74-4216
Printed or Typed Name of Bankruptcy Petition Prepar	er Social Security No.
2770 E. State Street	
Burnham, IL. 60633	
Address	
	21/10/05
10 U.S.C. y 150.	Date Date provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.	D'ate .
A bankruptcy petition Preparer  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE	Date  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a mamber or an outhorized agent of the corporation or a mamber or an outhorized agent of the corporation or a mamber or an outhorized agent of the corporation or a mamber or an outhorized agent of the corporation or a mamber or an outhorized agent of the corporation or a mamber of the corporation
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	Date  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership) named as debtor in this case declars under recently of partnership) named as debtor in this case declars under recently of partnership.
A bankrupicy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	Date  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have readsheets, and that they are true and correct to the best of members.
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have readsheets, and that they are true and correct to the best of my (Total shown on summary page plus 1.)
A bankrupicy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read sheets, and that they are true and correct to the best of my (Total shown on summary page plus 1.)
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	Date  provisions of title 11 and the Federal Rules of Bankrapicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have reasonable shown on summary page plus 1.)
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have reaches, and that they are true and correct to the best of my (Total shown on summary page plus 1.)  Signature:  Signature:
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PE  I, the partnership } of the the foregoing summary and schedules, consisting of knowledge, information, and belief.  Date	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116  CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read sheets, and that they are true and correct to the best of my  (Total shown on summary page plus 1.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Mair Document Page 5 of 34

Form B6A (6/90)

In re	Smith, Rinette Velisa	Case No.
	Debtor	(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, E OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tota	1>	0.00	

(Report also on Summary of Schedules.)

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 6 of 34

Form B6B (10/89)

n re Smith, Rinnette		Case No.
Debtor	·	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, ( OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand,	x			
<ol> <li>Checking, savings or other finan- cial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>	X			
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Household goods & furnishings for activity of daily living		1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel for activity of daily living		1,000.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	X			

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 7 of 34

Form B6B-Cont. (10/89)

n re	Smith, Rinnette Velisa	Case No.
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		<u> </u>	-	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT,	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize,	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 8 of 34

Form B6B-cont. (10/89)

в ге	Smith, Rinnette Velisa	Case No.
	Debtor	(If known)

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	Х			
31. Farming equipment and mplements.	X			
32. Farm supplies, chemicals, and ceed.	X			
3. Other personal property of any ind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 9 of 34

(6/90)		
In re	Smith, Rinette Velisa ,	Case No.
	Debtor	(If known)

Form B6C

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

elects the exemptions to white one box)	ch debtor is entitled under:
11 U.S.C. § 522(b)(1): 11 U.S.C. § 522(b)(2):	Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 10 of 34

Form B6D (6/90)

In re Smith, Rinette Velisa ,	·	Case No.	
Debtor			

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS IN NATURE OF LIEN DESCRIPTION AND VALUE OF PROP SUBJECT TO L	N, AND Z MARKET Z ERTY Z	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.					+				
			VALUE \$	····					
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
		ļ	VALUE \$						
ACCOUNT NO.					T		1		
			···						
			VALUE \$						
continuation sheets attached			(Tot	Subtotal >al of this page)	•			\$ 0.00	
			(Use	Total➤ only on last pag	-			\$ on Summary of Schedu	

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Page 11 of 34 Document

Form B6E (Rev.4/01)

0 11 01 1	
In reSmith, Rinette Velisa	Case No.
Debtor	(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Case 08-09452	Doc 1	Filed 04/17/08	Entered 04/17/08 13:40:47	Desc Main
		Document	Page 12 of 34	

Form B6E (Rev.4/01)

•			
In re		Case No	
	Debtor	*****	(if known)
Alimony, Maint	tenance, or Support		
Claims of a spouse	e, former spouse, or child of the debtor for alimony,	maintenance, or support, to the extent provide	ded in 11 U.S.C. § 507(a)(7).
Taxes and Cert	ain Other Debts Owed to Governmental Units		
Taxes, customs du	ties, and penalties owing to federal, state, and local	governmental units as set forth in 11 U.S.C.	§ 507(a)(8).
	o Maintain the Capital of an Insured Depository		
Claims based on co	ommitments to the FDIC, RTC, Director of the Office System, or their predecessors or successors, to m	ce of Thrift Supervision, Commercation of the	Currency, or Board of Governors stitution. 11 U.S.C. § 507
Amounts are subject djustment.	et to adjustment on April 1, 2004, and every three ye	ears thereafter with respect to cases commen	ced on or after the date of
	continuati	on sheets attached	

	Case 08-09452	Doc 1	Filed 04/17/08	Entered 04/17/08 13:40:47	Desc Mair
orm B6F (9/97	")		Document	Page 13 of 34	

n re Smith, Rinette Velisa Debtor	Case No. (If known)
-----------------------------------	---------------------

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR  CLAIM. IF CLAIM IS SUBJECT  TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 4366133023662231  GC Services Limited Partnership PO Box 5220 San Antonio, TX. 78201							8,308.22
ACCOUNT NOH 3 66 13302 Chase Bank 366 2231 800 Brooksedge Blvd Westerville, OH. 43081			05/96				8,269.00
ACCOUNT NO. 601100786018  Discover Financial Services PO Box 15316  Wilmington, DE. 19850			03/91				5,688.00
ACCOUNT NO. 54471804009  Bank of America PO Box 1598 Norfolk, VA. 23501			01/98				4,180.00
<u> </u>	X	continu	ation sheets attached Subtr	otal.≽	+	L \$	26,445,22

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 14 of 34

Form B6F - Cont. (10/89)

In re \_\_\_\_

Smith, R	inette	Veli	sa	
	D	ebto	r	

Case No	•
	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED   AND CONSIDERATION FOR □ CLAIM. IF CLAIM IS SUBJECT   TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 568520025590693			04/99				
Citi Bank PO Box 6241 Sioux Falls, SD. 57117							875.00
ACCOUNT NO. 102442			05/89				······································
HSBC/CARSON PO Box 15521 Wilmington, DE. 19805							1,339.00
ACCOUNT NO. 424801			05/89				
HSBC/RS 90 Christiana Road New Castle, DE. 19720							865.00
ACCOUNT NO. 6979			08/95				
Bank of America PO Box 1598 Norfolk, VA. 23501							708.00
ACCOUNT NO. 474681001203			Notice Only				
Bank of America PO Box 1598 Horfolk, VA. 23501							0.00
eet no. 2 of sheets attached to Schee reditors Holding Unsecured Nonpriority C	lule of laims			ibtotal of this	page)		3,787.00

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 15 of 34

Form B6F - Cont. (10/89)

la re\_

Smith,	Rinette	Velisa

Debtor

Case No.	
	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED   AND CONSIDERATION FOR   CLAIM. IF CLAIM IS SUBJECT   TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 412800211360			Notice Only				
Citi Bank PO Box 6241 Sioux Falls, SD. 57117							0.00
ACCOUNT NO. 601100786007			Notice Only				
Discover Financial PO Box 15316 Wilmington, DE. 19850							0.00
ACCOUNT NO. 4901460355620			03/00			$\dashv$	
DSNB MACYS 9111 Duke Blvd Mason, OH. 45040							325.00
ACCOUNT NO. 5407300100849			10/94		1		·····
First USA Bank 6202 Presidents Court Frederick, MD. 21701							1,600.00
ACCOUNT NO. 0936333553			Notice Only				
GEMB/LT PO Box 981400 El Paso, TX. 79998							0.00
neet no. 3 of sheets attached to Sche creditors Holding Unsecured Nonpriority (	dule of Claims	·L		ibtotal of this		  \$	1,925.00
			(Use only on last page of the complete (Report total also on Summary of Sch		dule E	.) \$	

ATABAPAF

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 16 of 34

Form B6F - Cont. (10/89)

In re	Smith, Rinette Velisa
	Debtor

Case No. (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED : AND CONSIDERATION FOR D CLAIM. IF CLAIM IS SUBJECT   TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 6032207270624307			09/1998				
Gemb/Walmart Po Box 981400 El Paso, TX 79998							1,179.00
ACCOUNT NO. 40056784531			Notice Only				
HSBC/RS 90 Christian Rd New Castle, DE 19720							0.00
ACCOUNT NO. 20264500			Notice Only				· · · · · · · · · · · · · · · · · · ·
HY Cite/Royal Prestige 333 Holtzman Rd Madison, WI 53713							0.00
ACCOUNT NO. 18631475352			Notice Only		$\dashv$		
Kohls/Chase Po Box 2983 Milwaukee, WI 53201							0.00
ACCOUNT NO, R0093633			Notice Only				
Lord Taylor 100 Sheffield Ctr Lorain, OH 44055							0.00
eet no. 4 of sheets attached to Sche reditors Holding Unsecured Nonpriority (	dule of Claims	<b>1</b> ,		ubtotal of this p		\$	1,179.00

ATABAPAF

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 17 of 34

Form B6F - Cont. (10/89)

In re	Smith, Rinette Velisa
	D.L.

Case No.		
	(If known)	 

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOHNT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. C77707270624307			08/02	<del>                                     </del>			
LVNV Funding PO Box 740281 Houston, TX. 77274							1,179.00
ACCOUNT NO. 1024424801			01/02				
NBGL-Carsons 140 W Industrial DriveElmhurst, IL. 60126							862.00
ACCOUNT NO. 345904795710			Notice Only			1	
RNB- Feild PO Box 9475 Minneapolis, MN. 55440							0.00
ACCOUNT NO. D280387N1			Notice Only		1	1	
S P Capital 1601 W Airport Freeway Euless, TX. 76040							0.00
ACCOUNT NO. 16723928			05/05				
Sears/CBSD PO Box 6189 Sioux Falls, SD. 57117							5,050.00
neet no. 5 of sheets attached to Sche reditors Holding Unsecured Nonpriority	edule of Claims			ibtotal of this		\$	7,091.00
			(Use only on last page of the complete (Report total also on Summary of Sci	Total d Sche	Jule E		1,032.00

Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 18 of 34

Form B6F - Cont. (10/89)

In re \_\_\_

Smith,	Rinette	Velisa	

Debtor

Case No.		
	(If known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 602164869			09/95				
TNB-Target PO Box 673 Minneapolis, MN. 55440							625.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
teet no. 6 ofsheets attached to Schedul reditors Holding Unsecured Nonpriority Clai	le of ims			of this Total	► lule E	.) \$	

	Case 08-09452	Doc 1	Filed 04/17/08	Entered 04/17/08 13:40:47	Desc Main
Form B6G 10/89)			Document	Page 19 of 34	

In re	Smith, Rinette Velisa	Case No.
	Debtor	(if known)
		(II ARIGWII)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

C Form B6H (6/90)	ase 08-09452	Doc 1	Filed 04/17/08 Document	Entered 04/17/08 13:40:47 Page 20 of 34	Desc Main
In re	Smith, Rinett	e Velisa		Case No.	
	Debtor			(if k	nown)
			SCHEDULE H	- CODEBTORS	
should repoi		s of the nonde	btor spouse on this sched	ther than a spouse in a joint case, that is also lies. In community property states, a married deblule. Include all names used by the nondebtor	
	NAME AND ADDI		DEBTOR	NAME AND ADDRESS OF C	REDITOR
		····			
			į		

#### Entered 04/17/08 13:40:47 Filed 04/17/08 Case 08-09452 Doc 1 Page 21 of 34 Document

Form B6I (6/90)

In re

Rinette Velisa	

Case No		
	/24 ham +	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is

Debtor's Marital Status:  Single  NAMES Cristopher E Smith, Tyler W. Smith		TS OF DEBTOR AND SPOU	SE
		AGE 6,4	RELATIONSHIP 2-Son
Employment:	DEBTOR		SPOUSE
Occupation	Teacher		SPOUSE
Name of Employer	Grandma Jones Daycare III		
How long employed	3 years		
Address of Employer 18 Ca	310 Sibley BLVD alumet City, IL. 60409		
Income: (Estimate o	f average monthly income)	DEBTOR	SPOUSE
Current monthly gros	ss wages, salary, and commissions		
(pro rate if not pa Estimated monthly or		\$1,466.00	\$
Locultated monthly 0	vennie	\$ \$	\$
SUBTOTAL		\$1,466.00	\$0.00
LESS PAYROLL	DEDUCTIONS		
<ol> <li>a. Payroll taxes a</li> </ol>	and social security	\$ 228.00	ę
<ol> <li>Insurance</li> </ol>	·	\$59.00	\$ \$
<ul> <li>c. Union dues</li> </ul>		\$ 0.00	\$
d. Other (Specify	":)	\$0.00	\$
SUBTOTAL OF	PAYROLL DEDUCTIONS	\$287.00	\$ 0.00
TOTAL NET MONT	HLY TAKE HOME PAY	\$1,179.00	\$0.00
Regular income from	operation of business or profession or farm	\$0.00	· ·
(attach detailed statem	nent)		\$
Income from real prop		\$	\$
Interest and dividends		\$ 0.00	\$ \$
Allmony, maintenance	e or support payments payable to the debtor for the	,	
Social security or attent	dependents listed above.	\$8	\$
(Specify)	er government assistance		
Pension or retirement	income	\$0.00	\$
Other monthly income	anconic and a second	\$0.00	\$
· *		\$\$	\$
		\$0.00 \$0.00	\$ \$
TOTAL MONTHLY I	NCOME	\$ 1,179.00	\$ 0.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

# Case 08-09452 Doc 1 Filed 04/17/08 Entered 04/17/08 13:40:47 Desc Main Document Page 22 of 34

Form B6J

ln re	Smith, Rinette Velisa	Case No.
	Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) 820.00 Are real estate taxes included? Yes \_\_\_\_\_ No \_\_x Is property insurance included? Yes No x Utilities Electricity and heating fuel 35.00 Water and sewer 0.00 Telephone 62.00 Other 0.00Home maintenance (repairs and upkeep) 0.00 Food 400.00 Clothing 150.00 Laundry and dry cleaning \$\_\_\_\_\_50.00 Medical and dental expenses 0.00 Transportation (not including car payments) \$ \_\_\_\_120.00 Recreation, clubs and entertainment, newspapers, magazines, etc. 0.00 Charitable contributions 0.00 Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's 0.00 Life \$ \_\_\_\_\_144.00 Health 0.00 Auto \$ \_\_\_\_170.00 Other 0.00 Taxes (not deducted from wages or included in home mortgage payments) (Specify) 0.00 Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) Auto 0.00 Other \_\_\_\_\_ 0.00 0.00 Alimony, maintenance, and support paid to others 0.00Payments for support of additional dependents not living at your home 0.00 Regular expenses from operation of business, profession, or farm (attach detailed statement) 0.00 0.00 TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) 1,951.00 [FOR CHAPTER 12 AND 13 DEBTORS ONLY]
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. A. Total projected monthly income B. Total projected monthly expenses C. Excess income (A minus B) 0.00 D. Total amount to be paid into plan each

Form 7 (9/00)

	UNITEI	STATES BANKRUPTCY COURT	
		DISTRICT OF	
In re:	Smith, Rinette Velisa	Case No(if known)	
	Deb	(if known)	
	STAT	EMENT OF FINANCIAL AFFAIRS	
filed.	ormation for both spouses is combination for both spouses whether or no An individual debtor engaged in busi	by every debtor. Spouses filing a joint petition may file a sin ed. If the case is filed under chapter 12 or chapter 13, a marrie to a joint petition is filed, unless the spouses are separated and ness as a sole proprietor, partner, family farmer, or self-employed this statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement concerning all such activities as well as the interest of the statement of the statement concerning all such activities as well as the statement of th	ed debtor must furnish a joint petition is not
accino	emplete Questions 19 - 25. If the an	ted by all debtors. Debtors that are or have been in business, a swer to an applicable question is "None," mark the box la any question, use and attach a separate sheet properly identifithe question.	heled "None " If
		DEFINITIONS	
or more	ng the filing of this bankruptcy case,	iness" for the purpose of this form if the debtor is a corporation pose of this form if the debtor is or has been, within the six yeany of the following: an officer, director, managing executive a corporation; a partner, other than a limited partner, of a partner.	ears immediately
2 bereer	atives; corporations of which the det	ides but is not limited to: relatives of the debtor; general partnetor is an officer, director, or person in control; officers, director urities of a corporate debtor and their relatives; affiliates of the debtor. 11 U.S.C. § 101.	ore and any aware of
	Income from employment of	operation of business	
None			
	AMOUNT	SOURCE (if more than one	<del>!</del> )
	1,179.00	Employment	

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

## 4. Suits and administrative proceedings, executions, garnishments and attachments

Z

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

Doc 1

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY Doc 1

4

### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

5

### 11. Closed financial accounts

Doc 1



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER
OF ACCOUNT AND
AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

SITORY CONTENTS IF ANY

### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

6

### 15. Prior address of debtor

Non

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None  $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the sixyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Z

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF ENVIRONMENTAL

NOTICE LAW

Z

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None	c. List all j					
	respect t	o which the debtor	trative proceedings is or was a party. ng, and the docket	, including settlements or or lndicate the name and addr number.	ders, under any Envir ess of the governmen	ronmental Law with tal unit that is or
	NAME AND OF GOVERN	ADDRESS MENTAL UNIT	DOCKET		FATUS OR ISPOSITION	
None	a. If the det and begin executive years im the voting busing percommodular percommodul	aning and ending of of a corporation, mediately preceding or equity securit. If the debtor is a pinesses, and beginnent or more of the imencement of this. If the debtor is a onesses, and beginnent or more of the mencement of this TAXPAYER	al, list the names, and lates of all business partnership, sole programmers within the six you partnership, list the ning and ending daily voting or equity so case.  The solution of the six you partnership, list the ning and ending daily voting or equity so case.	ddresses, taxpayer identificates in which the debtor was reprietorship, or was a self-tent of this case, or in which ears immediately preceding names, addresses, taxpayer tes of all businesses in which ecurities, within the six year names, addresses, taxpayer tes of all businesses in which courities within the six years	an officer, director, pemployed professiona the debtor owned 5 p the commencement of identification numbe he the debtor was a pa rs immediately prece- identification numbe to the debtor was a part	artner, or managing al within the six percent or more of of this case.  rs, nature of the rtner or owned 5 ding the  rts, nature of the rtner or owned 5 ding the  rtner or owned 5 ding the
	NAME	I.D. NUMBER	ADDRESS	NATURE OF BUSINES		
one <b>7</b>	b. Identify a defined in	ny business listed i 11 U.S.C. § 101.	n response to subd	ivision a., above, that is "sir	igle asset real estate"	as
	NAME		ADDRESS			

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

₩.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10

## 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

[If completed by an individual or individual a	and spouse]
I declare under penalty of perjury that I have any attachments thereto and that they are true	read the answers contained in the foregoing statement of financial affairs and and correct.
Date 4/14/08	Signature RILUWSmith of Debtor
Date	Signature
	of Joint Debtor (if any)
(If completed on behalf of a partnership or corporation	а
I, declare under penalty of perjury that I have read the a and that they are true and correct to the best of my know	unswers contained in the foregoing statement of financial affairs and any attachments there wiedge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or con	poration must indicate position or relationship to debtor.]
	continuation sheets attached
Penalty for making a false statement: Fine of up t	to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
CERTIFICATION AND SIGNATURE OF NON-	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
certify that I am a bankruptcy petition preparer as defined wided the debtor with a copy of this document.	in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have
nette Velisa Smith	360-74-4216
nted or Typed Name of Bankruptcy Petition Preparer	Social Security No.
70 E. State Street Apt. 1W	
ırnham, IL. 60633	
tress	
nes and Social Security numbers of all other individuals wh	no prepared or assisted in preparing this document:
and the same of th	onal signed sheets conforming to the appropriate Official Form for each person.
Whelly man	U//U//O
mature of Bankruptcy Petition Preparer	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

(9/97)

2770 E. State Street Apt.1W Burnham, IL. 60633 Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.